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(ALL REPLIES TO LATHAM OFFICE)

February 6, 2017

Honorable Chief Judge Cecelia G. Morris  
U.S. Bankruptcy Court  
Southern District of New York  
355 Main Street, 2<sup>nd</sup> Floor  
Poughkeepsie, New York 12601

Re: In re Catherine E. Santoro,  
Chapter 13 Case No. 16-35910-cgm

Dear Chief Judge Morris:

Please be advised that our Firm represents Hudson Valley Federal Credit Union ("Hudson"), a secured creditor in the above- referenced matter. On or about July 1, 2016, a Loss Mitigation Order was entered by this Court. Please allow this letter to serve as an update with respect to the loss mitigation status hearing which is scheduled for February 14, 2017.

The debtor was approved and accepted a trial modification offer which provides for payments as follows:

\$1,592.02 by January 1, 2017  
\$1,592.02 by February 1, 2017  
\$1,532.02 by March 1, 2017

Hudson confirmed the Debtor paid her February trial payment on February 3, 2017. Hudson has ordered a title review. As per prior correspondence with Debtor's counsel this letter serves to confirm that in the event the Debtor is offered a final agreement, Marc Santoro will be obligated to sign it.

In light of the trial agreement it is respectfully request the loss mitigation status hearing be adjourned.

Respectfully submitted

s/ Lisa Milas

Lisa Milas, Esq.

cc: Michael A. Fakhoury, Esq. (*Via ECF*)

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*Lynn T. Nolan, Esq. is admitted to practice in NY and NJ and is the responsible attorney for the law firm's NJ office.*

Schiller, Knapp, Lefkowitz & Hertz, LLP, is an LLP formed in the State of New York